

**PATTERSON BANCSHARES, INC.**

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3631469	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$225	\$213	-5.3%		
Loans	\$153	\$141	-7.8%		
Construction & development	\$10	\$5	-46.4%		
Closed-end 1-4 family residential	\$89	\$85	-4.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$7	\$5	-26.0%		
Commercial & Industrial	\$25	\$23	-9.3%		
Commercial real estate	\$20	\$18	-7.9%		
Unused commitments	\$12	\$9	-20.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$18	\$13	-29.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$40	21.6%		
Cash & balances due	\$2	\$6	146.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$206	\$194	-5.8%		
Deposits	\$192	\$187	-2.5%		
Total other borrowings	\$12	\$5	-57.8%		
FHLB advances	\$12	\$5	-57.8%		
Equity					
Equity capital at quarter end	\$20	\$20	0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	9.1%	--		
Tier 1 risk based capital ratio	14.4%	15.8%	--		
Total risk based capital ratio	15.5%	17.0%	--		
Return on equity <sup>1</sup>	-22.7%	7.4%	--		
Return on assets <sup>1</sup>	-2.0%	0.7%	--		
Net interest margin <sup>1</sup>	3.5%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	29.8%	44.9%	--		
Loss provision to net charge-offs (qtr)	110.9%	87.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.9%	1.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	40.5%	41.1%	13.5%	5.1%	--
Closed-end 1-4 family residential	0.3%	1.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.4%	0.8%	--
Commercial & Industrial	0.0%	0.7%	0.0%	0.0%	--
Commercial real estate	2.9%	0.0%	0.0%	0.0%	--
Total loans	3.2%	2.3%	1.0%	0.3%	